

**REMARKS/ARGUMENTS**

Claims 1-18 are pending.

The drawings were objected to for failing to show every feature of the invention specified in the claims. Specifically, the Examiner indicated that "forwarding first and second transaction types" (claim 1) was not shown and therefore should be shown in the drawings or cancelled from the claim. Accordingly, applicants have amended figure 2, with the proposed changes indicated in red, in order to address the concerns of the Examiner. It is respectfully submitted that no new matter has been added.

Claims 1-18 stand rejected under 35 USC §112 second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter that applicant regards as the invention. With respect to claim 1, it is respectfully submitted that proper antecedent basis for "the first type" may be found in line 5 and for "the processor" may be found in line 7. Applicants have amended the claims to address the other specific concerns outlined by the Examiner in the office action. It is respectfully submitted that all the claims now fully comply with 35 USC §112 and therefore, it is respectfully requested that the rejection be withdrawn.

Claims 1-18 stand rejected under 35 USC §103(a) as being unpatentable over Burbank (Despite critics, new ATMs roll in). This rejection is respectfully traversed and reconsideration is respectfully requested.

Applicant wishes to point out that the present application is a continuation of U.S. Patent Application No. 09/007,740, which was filed January 15, 1998. Accordingly, it is respectfully submitted that Burbank is improper prior art. It is therefore respectfully requested that the rejection be withdrawn.

Appl. No. 09/591,996  
Amdt. dated [insert date]  
Reply to Office Action of March 6, 2003


PATENT

**CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 415-576-0200.

Respectfully submitted,



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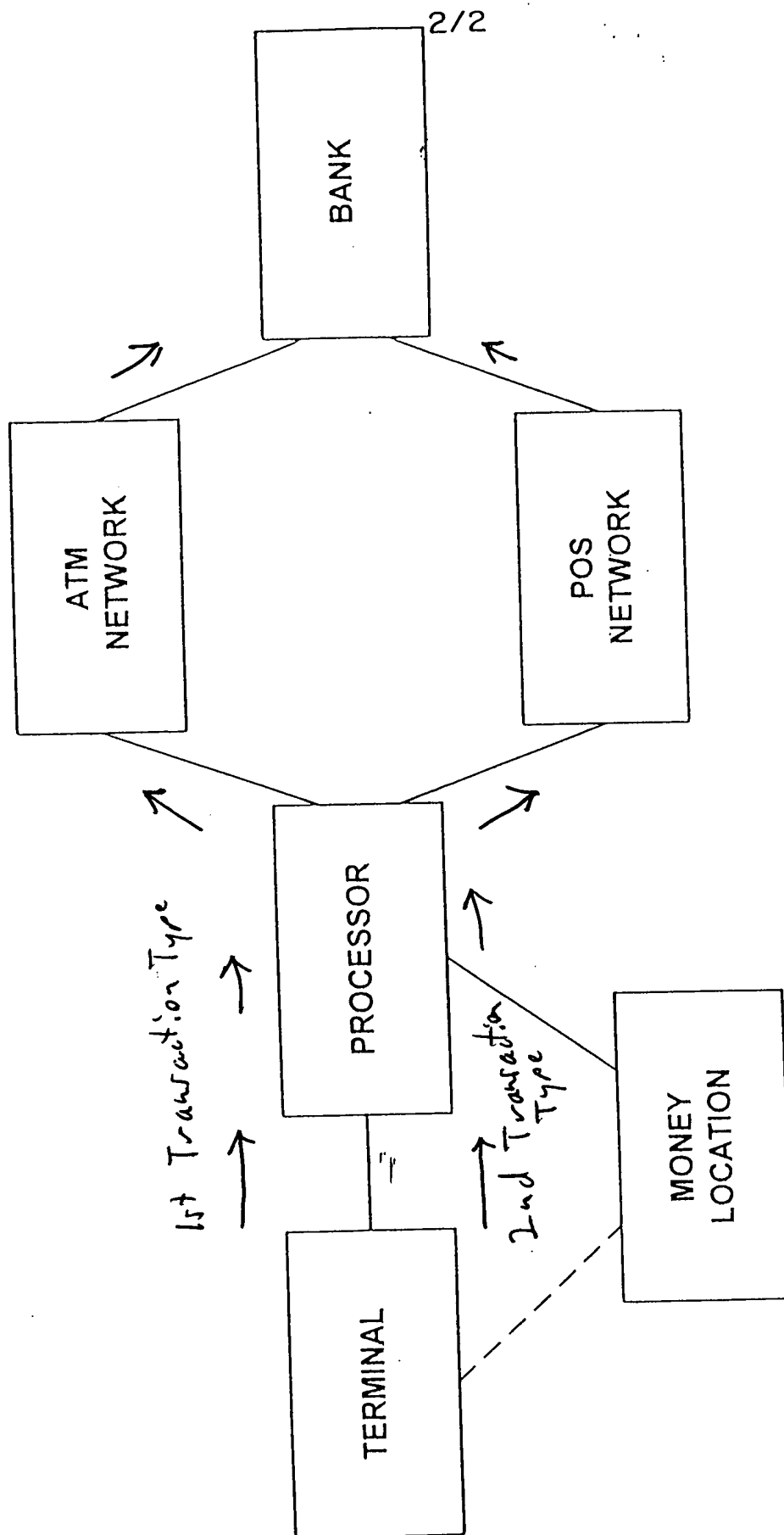


FIG. 2.